



Vanuatu Country Schedule

1. Application

- 1.1 This document constitutes a Country Schedule as referred to in the ANZ General Banking Conditions and sets out country-specific terms on which the Bank provides its Customer with one or more Accounts or Services in Vanuatu.
- 1.2 This Country Schedule supplements the ANZ General Banking Conditions. Capitalised terms used in this Country Schedule have the meanings given to them in the Definitions Schedule which supplements the ANZ General Banking Conditions.

2. ANZ General Banking Conditions

- 2.1 **Authorised Persons.** The Customer acknowledges and agrees that the Authorised Persons may be required to submit on the Customer's behalf all information required by the Bank to identify the Customer as required by Law.
- 2.2 **Interest.** If an Account is interest bearing or the Bank charges interest on any amount in debit, interest will be calculated on non-Business Days using the end of day Account balance on the previous Business Day (excluding any transactions made after Cut-off Times).
- 2.3 **ANZ Digital Key.** If the Customer or its Authorised User uses the ANZ Digital Key application, the Customer has agreed to the ANZ Digital Key Terms and Conditions and Licence Agreement for use of ANZ Digital Key (as amended from time to time) (**ADK Terms**). The Bank is not currently party to the ADK Terms. The Customer agrees that the Bank is not liable for any Loss or Indirect Loss whatsoever

that arises from the Customer's or its Authorised User's use of ANZ Digital Key, including any Loss or Indirect Loss arising from:

- (a) the Customer's, or its Authorised User's, device's inability and/or failure to access or use ANZ Digital Key, including any Loss or damage to the device resulting from the Customer's or its Authorised User's access or use, or attempted access or use, of ANZ Digital Key (including downloading any associated applications for ANZ Digital Key); and
- (b) the Customer's or its Authorised User's use of ANZ Digital Key, including arising from any security breach, if the Customer or its Authorised User have acted fraudulently (either alone or together with any other person), if the Customer or its Authorised User have installed applications on the device other than those available from locations permitted under the ADK Terms from time to time, or if the Customer or its Authorised User have caused or contributed to that Loss, for example, by failing to comply with any of the ADK Terms.

The ADK Terms are available at:

<https://www.anz.com/vanuatu/en/business/products/online-forms/>.

- 2.4 **APS222 Disclosure.** The Customer acknowledges that ANZ Bank (Vanuatu) Limited is a subsidiary of ANZ, it is a separate entity to ANZ and the obligations of ANZ Bank (Vanuatu) Limited under the Agreement do not constitute deposits or other liabilities of ANZ and ANZ is not required to meet the obligations of ANZ Bank (Vanuatu) Limited.
- 2.5 **Information about ANZ Bank (Vanuatu) Limited.** ANZ Bank (Vanuatu) Limited, is a company incorporated under the laws of Vanuatu and having its address at PMB 9003, Lini Highway, Port Vila, Vanuatu.